

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
dcarlon@kmlawgroup.com
Attorneys for Movant
MidFirst Bank

In Re:
Thaddus L. Adams,

Debtor



Order Filed on January 16, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-18731 CMG

Hearing Date: 1/3/2024 @ 9am

Judge: Christine M. Gravelle

CONSENT ORDER CURING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: January 16, 2024



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtor: Thaddus L. Adams,

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Caption of Order: CONSENT ORDER CURING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a consent order curing certification of default for real property located at 302 Ashmore Avenue, Trenton NJ 08611-3680, and this Court having considered the representations of attorneys for Secured Creditor and John Zimnis, Esq., attorney for Debtor, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that as of January 3, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2023 through December 2023 for a total post-petition default of \$2,700.72 (3 @ \$900.24); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,700.72 will be paid by Debtor remitting \$450.12 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on January 1, 2024 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2024, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan.

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.